

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
New Jersey**

In Re: **Angel L Rodriguez
Amaris La Llave Padilla**

Case No.: **17-27768**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ First Modified/Notice Required
☐ Modified/No Notice Required

Date: **04/22/2019**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney MG Initial Debtor: ALR Initial Co-Debtor ALP

Part 1: Payment and Length of Plan

a. The debtors have paid in to the plan \$9,180 through March, 2019 and shall pay and starting April, 2019 shall pay **\$800** for 24 months and then **\$1,100** for 17 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie Ann Greenberg, Trustee	Administrative expenses	\$3,570.00
Goldman & Beslow, LLC	Attorney fees/costs	est. \$2,000.00
Anabel Irizarry	Domestic support obligations	0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Loan Care/Stearns	1st mortgage arrearage	\$26,717.41 post-petition arrears - \$20,168.00	0%	\$26,717.41	regular monthly mortgage payments

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Chase Auto Finance

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 08/14/2017

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To cure post-petition arrears	increase in monthly plan payments

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here: Cure post petition arrears of \$20,168.00

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 04/22/2019 /s/ Angel L Rodriguez
Angel L Rodriguez
Debtor

Date: 04/22/2019 /s/ Amaris La Llave Padilla
Amaris La Llave Padilla
Joint Debtor

Date: 04/22/2019 /s/ Mark Goldman, Esq.
Mark Goldman, Esq.
Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Angel L Rodriguez
 Amaris La Llave Padilla
 Debtors

Case No. 17-27768-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Apr 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2019.

db/jdb
 517042397 +Angel L Rodriguez, Amaris La Llave Padilla, 378 Dewitt Avenue, Belleville, NJ 07109-2739
 517042398 +Administracion de Asume, P.O. Box 71414, San Juan, PR 00936-8514
 517042400 +Anabel Irizarry, Urbanizacion Buena Ventura, Calle Pascua #9030, Mayaguez, PR 00682-1279
 517042401 Banco Popular-Mastercard, 209 Munoz Rivera Ave, San Juan, PR 00918
 517042407 Banco Santander Puerto, Avenue 65 Infanteria, Esq. Calle 13, San Juan, PR 00926
 517042409 +Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 517042411 +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003
 517042411 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517042410 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517042412 +Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557
 517042413 +Craner, Satkin, Scheer & Schwartz, 32 Park Avenue, P.O. Box 367, Scotch Plains, NJ 07076-0367
 517042418 +Estado Libre Asaatode P.R., Departamento de la familia, P.O. Box 70376, San Juan, PR 00936-8376
 517042419 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
 517042420 +First National Bank, Po Box 3412, Omaha, NE 68103-0412
 517042422 +Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
 517042421 Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
 517042423 +Imagine Progressive, 36 Newark Avenue, Belleville, NJ 07109-4119
 517042424 +Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
 517042426 +Loancare Inc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 517042428 +Luis Chapman, 73 Mountainview Blvd., Wayne, NJ 07470-6709
 517042429 +Mountainside Hospital, P.O. Box 1330, Montclair, NJ 07042-1330
 517042432 Portfolio Recovery, 120 Corp. Blvd., Ste. 100, Norfolk, VA 23502
 517042433 +Ramapo Valley Anesthesia, P.O. Box 4640, Rutherford, NJ 07070-0464
 517042437 +Stearns, P.O. Box 8068, Virginia Beach, VA 23450-8068
 517272141 +Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 517042445 +USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
 517042444 +Usaa Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 517042446 Usaa Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
 517042449 +Wells Fargo Bank Card, Po Box 14517, Des Moines, IA 50306-3517
 517042448 +Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
 517155669 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2019 00:12:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 26 2019 00:12:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Apr 26 2019 00:09:49
 Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021

517128994 +E-mail/Text: marilyn.gonzalez@popular.com Apr 26 2019 00:13:19 Banco Popular De Puerto Rico, PO Box 366818, San Juan, PR 00936-6818

517042399 +E-mail/Text: marilyn.gonzalez@popular.com Apr 26 2019 00:13:19 Banco Popular-Mastercard, Banco Popular, Po Box 362708, Attn: Bankruptcy, San Juan, PR 00936-2708

517042404 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 26 2019 00:08:20 Capital One, 15000 Capital One Dr, Richmond, VA 23238

517042406 +E-mail/Text: ering@cbhv.com Apr 26 2019 00:12:41 CBHV, P.O. Box 831, Newburgh, NY 12551-0831

517042402 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 26 2019 00:08:21 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517042403 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 26 2019 00:08:21 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

517042408 +E-mail/Text: bk.notifications@jpmchase.com Apr 26 2019 00:12:34 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071

517042414 +E-mail/PDF: creditonebknofications@resurgent.com Apr 26 2019 00:09:18 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

517042416 +E-mail/PDF: creditonebknofications@resurgent.com Apr 26 2019 00:08:29 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875

517164439 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 26 2019 00:13:07 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

517186037 +E-mail/Text: bk.notifications@jpmchase.com Apr 26 2019 00:12:34 JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505

517239806 E-mail/PDF: resurgentbknofications@resurgent.com Apr 26 2019 00:09:18
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 64

Date Rcvd: Apr 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517239788 E-mail/PDF: resurgentbknnotifications@resurgent.com Apr 26 2019 00:09:18
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517114089 E-mail/PDF: cbp@onemainfinancial.com Apr 26 2019 00:08:44 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251
517042431 +E-mail/PDF: cbp@onemainfinancial.com Apr 26 2019 00:09:33 OneMain, Po Box 1010,
Evansville, IN 47706-1010
517042430 +E-mail/PDF: cbp@onemainfinancial.com Apr 26 2019 00:08:45 OneMain, Attn: Bankruptcy,
601 Nw 2nd St, Evansville, IN 47708-1013
517164026 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 26 2019 00:09:08
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517164027 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 26 2019 00:09:08
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517181792 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 26 2019 00:09:09
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517129818 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 26 2019 00:31:31
Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
517042434 +E-mail/Text: clientservices@simonsagency.com Apr 26 2019 00:13:36 Simons Agency Inc,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
517042435 +E-mail/Text: bankruptcy@sw-credit.com Apr 26 2019 00:12:50 Southwest Credit Systems,
4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
517042436 +E-mail/Text: bankruptcy@sw-credit.com Apr 26 2019 00:12:50 Southwest Credit Systems,
4120 International Parkway, Carrollton, TX 75007-1958
517048079 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2019 00:09:48 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517042439 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2019 00:08:14 Synchrony Bank/PC Richards & Sons,
Po Box 965036, Orlando, FL 32896-5036
517042438 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2019 00:09:43 Synchrony Bank/PC Richards & Sons,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-0001
517042440 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2019 00:09:49 Synchrony Bank/Sams,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517042442 +E-mail/PDF: gecsedirecoverycorp.com Apr 26 2019 00:09:43 Synchrony Bank/Sams,
Po Box 965005, Orlando, FL 32896-5005
517089769 +E-mail/Text: bncmail@w-legal.com Apr 26 2019 00:12:59 USAA Federal Savings Bank,
c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
517268684 +E-mail/Text: bncmail@w-legal.com Apr 26 2019 00:12:59 USAA SAVINGS BANK,
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
517042405* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517042415* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517042417* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517042425* +Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
517042427* +Loancare Inc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517354250* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
517354251* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
517042441* +Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517042443* +Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
517042447* +USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Apr 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Stearns Lending, LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNCmail@w-legal.com
David G. Beslow on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Francis T. Tarlecki on behalf of Creditor Stearns Lending, LLC Njecfmail@mwc-law.com,
ftarlecki.kashlaw@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Melissa S DiCerbo on behalf of Creditor Stearns Lending, LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11